

made it impossible for him to participate in the attacks directly. He was forced to remain in Germany where he lived as a student. However, this did not stop him from acting as a primary communications liaison between the U.S.-based hijackers and the al-Qaida management in Afghanistan and in Pakistan.

Shortly after the September 11 attacks, he arrived in Afghanistan where he was forced to flee when the Taliban fell. He was apprehended in 2002 and eventually transferred to Guantanamo.

Terrorism runs in this family. His uncle is Khalid Shaikh Mohammad, mastermind of the 9/11 attacks. His cousin is presently incarcerated for his participation in the 1993 World Trade Center bombing event. He served as a travel and financial facilitator for the 9/11 terrorists and helped al-Qaida members escape from Afghanistan after the fall of the Taliban. From 2002 to 2003, this individual prepared al-Qaida members for travel to the United States and later plotted attacks against Western targets in Karachi.

A different detainee at Guantanamo was involved in plotting to kill the Philippine Ambassador to Indonesia, as well as attacks on a series of Indonesian churches on Christmas Eve in the year 2000. Most famously, this terrorist helped plan the Bali bombings, in October of 2002, which killed over 200 people, including several Americans.

Another notorious face residing at Guantanamo was the head of al-Qaida operations in the Arabian Peninsula. This terrorist saw combat within various insurgencies and later with the Taliban before being instructed by Osama bin Laden to focus on terrorism in Yemen. He followed bin Laden's orders. In 2000, he successfully coordinated the attack of the USS Cole in the Yemeni Port of Aden. That attack killed 17 American sailors.

The Cole attack is the most well-known event in this individual's long career of terrorism, but it doesn't stop there. He has a resume of attacks. He coordinated efforts to kill U.S. personnel in Saudi Arabia. He planned car bomb attacks and assaults on oil tankers. He was also involved with a plot to crash a plane into a Western naval vessel in the UAE.

In 2002, however, he was captured and ultimately sent to Gitmo.

These extremists are part of the al-Qaida A-Team of terrorists; and they have no business being released or transported to American soil.

I describe these individuals today to put a face on this debate.

The al-Qaida members detained in Guantanamo are the worst of the worst. They are unrepentant, they are unpredictable, and are still dangerous.

So, if not Guantanamo, where should these unrepentant terrorists reside?

One option would be for our international allies to help with their detainment.

I know that the administration has been trying to persuade the Europeans

to accept custody of some of the detainees. Attorney General Holder is in fact discussing this issue with European officials this week.

On Wednesday, he will be making a speech in Berlin about Guantanamo, and I hope he has some good news. Unfortunately, there has not been much to date.

When the President met with European leaders in early April, he also asked for help in resettling the detainee. They agreed to help—with one.

We should perhaps count that as a victory, since many national leaders have said thanks but no thanks or remained completely noncommittal.

For example, Austria's interior minister has rejected accepting detainees flat-out. I am not surprised. Despite all the international angst about Guantanamo, most nations recognize that these detainees are very dangerous to free people.

Our time is not unlimited, since the administration's self-imposed January 2010 deadline for transferring these individuals is coming closer. In the absence of radically increased international cooperation, the administration will thus be forced to release the remaining detainees or keep them on U.S. soil.

And those are possibilities that I, like many Nebraskans, am particularly concerned about. Two of the sites being considered are Fort Leavenworth in Kansas, and the United States Penitentiary Maximum Security facility in Colorado, known as ADX Florence. Both are far too close to Nebraska for comfort—both within 250 miles of my home State of Nebraska.

This is likely a non-starter with my constituents, and for good reason. Thus, last week, I sent a letter to Attorney General Holder asking to be informed if any of the detainees were to be moved within 400 miles of Nebraska.

I will not allow my home State to be endangered by the proximity of unrepentant al-Qaida terrorists. Other Senators and their constituents are likely to have similar concerns.

In 2007, the Senate rejected moving Gitmo detainees to U.S. soil. The Senate spoke loudly and clearly in an overwhelming 94-3 vote against moving Gitmo prisoners to our shores or releasing them into our society. I do not believe the sentiment in this body has changed today.

The last option that I will mention—releasing them into the American population—seems unthinkable, if not absurd. However, if they are transferred into the American judicial system, their release is a possibility. This option is simply unacceptable.

The \$80 million requested by the administration to close Guantanamo, and the executive order signed to that effect, are troubling.

In a dangerous world, facilities such as those at Guantanamo are a necessity that we cannot change simply by waving a magic wand and wishing it so.

With about 270 days left before its proposed closure date, it is clear the administration still has no plan for its demise.

That is a gamble that the American people cannot afford.

Mr. President, I yield the floor and suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant legislative clerk proceeded to call the roll.

Mr. SANDERS. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

CREDIT CARD INTEREST RATES

Mr. SANDERS. Mr. President, I wish to take just a very few moments to speak about an issue I think is resonating and causing great concern all over our country; that is, the outrageous escalation in credit card interest rates.

I note that the House and the Senate will soon be addressing the issue of credit cards, but I hope very much that both bodies will include within their legislation something that is long overdue; that is, a cap on interest rates. We need a national usury rate law. It is totally unacceptable to me—and I think the vast majority of the people in our country—that credit card companies are charging people 25, 30, and 35 percent rates of interest on their credit cards. This is usury. This is wrong. From a biblical perspective, this is immoral, and it is time we got a handle on it.

The truth is that a number of years ago, many States had usury laws which prohibited very high interest rates. As a result of a Supreme Court decision, those State laws were essentially made null and void and companies that moved to States such as South Dakota and Delaware could essentially charge the American people any rate they wanted. Within the last 20 years, we have seen a huge increase in interest rates. About one-third of the American people are paying 20 percent or more. It is time we got a handle on that issue.

What I would like to do this afternoon, very briefly, is read some of the e-mails that are coming to my office from the State of Vermont but, in fact, from all over this country. On late Friday afternoon, I sent out an e-mail to our e-mail list, and within 2 days' time we have had 900 responses from people who have expressed to me what is going on in terms of their relationship with their credit card companies. The stories I am hearing are absolutely appalling—in some cases, unbelievable. What is particularly disturbing is that at a time when the taxpayers of this country have provided hundreds of billions of dollars to bail out failing financial institutions—which, because of their greed, their recklessness, and their illegal behavior, caused them to collapse—these same financial institutions are now saying to the taxpayers

who bailed them out: Thank you very much; now we are going to raise your interest rates substantially.

So what I will be doing in the coming weeks is coming here to the floor and reading stories from Vermont and from all over this country. Let me start off with one that comes from Poultney, VT. This is what the gentleman says:

I owned and operated a summer business in excess of 43 years. My business credit card was with Avanta at 7.9 percent for years. Last year, my payment jumped about \$400 per month. I thought there was fraud involved. Upon checking, I found my interest had been raised from 7.9 to 28.8 percent. I always paid more than the minimum and always on time. When Avanta was contacted and asked why, I was told it's a floating interest. I asked to speak to a manager and was advised that's the way it was and they could do nothing to lower it. I got a line of credit loan from Heritage credit union at 1 percent over prime, paid them off, and shut down my business. After 43 years of business, it took usury to shut me down.

That is just one story.

Somebody writes from Virginia—the State of our Presiding Officer—and says:

Explain to me, do the banks/credit card companies feel that the only way to make money is to cheat us or manipulate us into taking part in an endless Ponzi scheme? How much profit is to be expected in an honest deal? Even 15 percent seems high to me.

This goes on, Mr. President. We have one from Barre, VT:

I only have one thing on my credit card every month. It is the Internet access charge of \$10.95. My credit card is a Visa from Capital One. I received a letter stating that the rates were almost double what I agreed to pay if a payment was late, but it also stated if I did not agree to their term, they would cancel my credit card. Let's not only do something about credit card fees, let's stop banks in their tracks with all fees they access on customer accounts they have.

From Castle Rock, CO, another individual writes:

I have excellent credit. Nearly 780 last time I checked. I had a "fixed" interest rate with Capital One at 4.9 percent since 2002. In 2007 the rate was raised to 7.9 percent. I received a letter in early April of this year that it will rise to 17.5 percent for no particular reason, except that it was a company decision. I am outraged! This is really unfair for everyone but I think especially unfair for those who really pay attention to maintaining good credit.

That person had a 780 credit number, which is very good.

Here is one from Bennington, VT:

I'd been on time every month and one day I got my statement and wow my interest rate had more than doubled. I called and they did put it back to the rate I had and said it would be good for only 9 months and then they would up it again and I would have to call again. This is hard for the families who aren't using their credit cards anymore and they are on a budget and factor in the credit card payment, and then all of a sudden one month it's gone up a lot and you didn't factor that in.

Wilder, VT:

I am tired of being the one who has to pay! The executives of these credit card companies mess up and the little people pay. The government messes up and the little people

pay. Now my oldest child is going off to college and I can't even get financial help except for loans. Yes, more interest. So now I have to pay more interest on my credit cards. When will I get help? I pay my bills, I pay my taxes. If I pay late I get a finance charge and it hurts my credit rating. When these big companies fall behind, they get my tax money, and I get to pay it back for them.

This is from Bridport, VT:

On my Bank of America cards I made purchases at 9.9 percent which was not a variable rate. I assumed I had that interest rate because I have never had a late payment and have never made just the minimum payment. This month I received notice that my interest rate is going to jump to 15.65 percent and be a variable rate. I do have steady income and I don't want to damage my credit rating by paying the balance off in a few months then cancel the card.

Here is another, from West Burke, VT:

My husband sustained severe brain trauma in 2000. We managed to not file bankruptcy and to pay off all credit cards. I now find that we were idiots to do this. Our credit is ruined, because we paid any credit card debt we owed.

Here is one from Little Rock, AR:

I am 67 years old and had the card since the year of the flood. I was on vacation and out of the country and did not make my card payment on time. I had always kept my account up. When I went to charge a flight on line it was denied. I called them and they replied that since I was a "late payer" I had to pay off my account every 30 days as it used to before they allowed extended payments for large purchases. I paid off the card that day and cut up the card.

From West Newberry, VT:

I send my payment by mail and sometimes the postal service is slow and the card company got payment one day late and has changed my interest rates from 16 percent to 29.9 percent, and now if I pay the minimal payment the charges are more than what I paid on the bill.

One day late, and their rate went from 16 percent to 29 percent.

As I mentioned, in 2 days we have gotten about 900 e-mails, significantly from Vermont but from all over the country. So I have introduced legislation which would cap interest rates on credit cards at 15 percent, with some exceptions going up to 18 percent. That legislation is cosponsored by Senators DURBIN, LEAHY, WHITEHOUSE, HARKIN, and LEVIN. The legislation is based on longstanding law which regulates credit unions, which under normal circumstances cannot charge more than 15 percent.

The American people are hurting. We are in a recession because of the greed of a small number of banks on Wall Street, and now these very same banks are hitting the middle class and working families of this country with outrageously high interest rates. Enough is enough. We need to establish a national usury rate, so I ask my colleagues to support this legislation.

Mr. President, with that, I yield the floor.

The PRESIDING OFFICER. The Senator from North Dakota.

ROXANA SABERI IMPRISONMENT

Mr. DORGAN. Mr. President, this is a photograph of Roxana Saberi. Yesterday, April 26, was her 32nd birthday. She was born and raised in Fargo, ND. Her father Reza Saberi is an Iranian citizen who moved here over 35 years ago. Her mother Akiko is Japanese.

This young woman is a 1994 honor graduate of Fargo North High School, active in music, soccer, dance, a member of the North High School Hall of Fame, and an outstanding athlete. In 1997, she was voted Miss North Dakota. That year, she was made one of the 10 finalists in the Miss America pageant, winning the Scholar Award. In 1999, she completed her master's degree in broadcast journalism at Northwestern. In 2000, she earned a master's degree in international relations from Cambridge University in England. I tell you all that about this young woman because she sits in a 10-foot by 10-foot prison cell in Evin Prison in Tehran, Iran.

I spoke to her father this weekend. Her father and mother are in Tehran.

Roxana was arrested in Tehran and put in prison, and she has been there 86 days. When she went to Iran, she did so because she was proud of her Iranian heritage. Even though she was born, raised, and educated here in the United States, she was interested in going to the country where her father had come from, and so she went to Iran. She is a woman who was trained in journalism. I met her when she practiced journalism in North Dakota. She has reported for National Public Radio, BBC, for FOX News, and others, from Tehran. She stayed in Iran after her credentials as a journalist were rescinded in 2006. She stayed to write a book about Iran and to complete work on her degree in Iranian studies and international relations.

As I said, as of yesterday she has spent 86 days in prison in Iran, in a 10 foot-by-10 foot cell with three cell mates. She was arrested January 31 and was convicted of spying just a week ago and given an 8-year sentence in prison. It is an absolutely preposterous miscarriage of justice. This young woman is not engaged in espionage and is not a spy. She is a young woman who went to Iran because she was proud of her cultural heritage. She was arrested and held in an Iranian prison without the capability of access to an attorney. Her parents didn't know where she was. She was held there incommunicado. She is a young woman caught in the grips of a judicial system and the politics in Iran from which she can't seem, at this point, to escape. She is an innocent woman sitting in a prison cell in Iran.

Roxana has been on a hunger strike for the past 7 days in protest of her sentence. Her father told me when I visited with him on Saturday that he was going to the prison today in Tehran to visit Roxana, and he tried to convince her to cease the hunger strike. She does not want to do that.